

**Information to identify the case:**

Debtor 1	<u>Willie J Cheatham</u>	Social Security number or ITIN	xxx-xx-4378
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	12-29094-MBK		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Willie J Cheatham

11/20/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Willie J Cheatham  
DebtorCase No. 12-29094-MBK  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 31

Date Rcvd: Nov 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 22, 2017.

db +Willie J Cheatham, 2529 Oxford Avenue, South Plainfield, NJ 07080-5334  
 cr +DITECH FINANCIAL LLC, RAS CITRON, LLC, Bankruptcy Department, 130 Clinton Road Suite 202, Fairfield, NJ 07004-2927

513515577 +Bank of America, N.A., PO Box 660933, Dallas, TX 75266-0933  
 513529736 +Bank of America, N.A., c/o Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640

513249904 +Bank of America, N.A., Attn: Home Retention Division, 11802 Ridge Parkway, Suite 100 HRM, Broomfield, CO 80021-5008

513320272 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
 513249911 +Silver Lake Resort Owners Association In, 7751 Black Lake Road, Kissimmee, FL 34747-1760  
 513249913 +United Collection Bureau, 5620 Southwyck Blvd, Ste 206, Toledo, OH 43614-1501  
 515272068 +Veripro Solutions, Inc., PO BOX 3244, Coppell, TX 75019-9244  
 515272069 +Veripro Solutions, Inc., PO BOX 3244, Coppell, TX 75019, Veripro Solutions, Inc., PO BOX 3244, Coppell, TX 75019-9244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Nov 20 2017 23:41:25 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 20 2017 23:41:22 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr +E-mail/Text: bankruptcy.bnc@ditech.com Nov 20 2017 23:41:08 Green Tree Servicing LLC, as authorized servicer f, PO Box 6154, Rapid City, SD 57709-6154

513379742 +EDI: OPHSUBSID.COM Nov 20 2017 23:03:00 BACK BOWL I LLC, SERIES C, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

513249908 EDI: BANKAMER.COM Nov 20 2017 22:58:00 FIA Card Services, PO Box 15019, Wilmington, DE 19886

513249903 EDI: BANKAMER.COM Nov 20 2017 22:58:00 Bank of America, 4161 Piedmont Pkwy, Greensboro, NC 27410

513249902 +EDI: BANKAMER.COM Nov 20 2017 22:58:00 Bank of America, PO Box 15222, Wilmington, DE 19886-5222

513265821 EDI: BANKAMER.COM Nov 20 2017 22:58:00 Bank of America, N.A., NC4-105-02-99, PO Box 26012, Greensboro, NC 27420-6012

513249905 EDI: BANKAMER.COM Nov 20 2017 22:58:00 Bank of America, N.A., P.O. Box 15220, Wilmington, DE 19886-5220

513249907 EDI: CITICORP.COM Nov 20 2017 23:03:00 Citi Cards, PO Box 182564, Columbus, OH 43218

513249906 +EDI: CAPITALONE.COM Nov 20 2017 23:03:00 Capital One, PO Box 105474, Atlanta, GA 30348-5474

517077667 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 20 2017 23:41:08 Ditech Financial LLC F/K/A Green Tree, Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154, Ditech Financial LLC F/K/A Green Tree, Servicing LLC 57709-6154

517077666 E-mail/Text: bankruptcy.bnc@ditech.com Nov 20 2017 23:41:08 Ditech Financial LLC F/K/A Green Tree, Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154

513866483 E-mail/Text: bankruptcy.bnc@ditech.com Nov 20 2017 23:41:08 Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709

513866484 E-mail/Text: bankruptcy.bnc@ditech.com Nov 20 2017 23:41:08 Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709, Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709

513331089 +EDI: OPHSUBSID.COM Nov 20 2017 23:03:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

513731912 EDI: RESURGENT.COM Nov 20 2017 23:03:00 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

513372035 E-mail/Text: bkdepartment@rtresolutions.com Nov 20 2017 23:41:35 Real-Time Resolutions, Inc, 1349 Empire Central Dr., Ste #150, P.O. Box 36655, Dallas, TX 75247

513249910 +EDI: NAVIENTFKASMSERV.COM Nov 20 2017 23:03:00 Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500

513608999 EDI: NAVIENTFKASMDOE.COM Nov 20 2017 23:03:00 Sallie Mae Inc. on behalf of, Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351

513249912 +EDI: CHRYSLER.COM Nov 20 2017 23:03:00 TD Auto Finance, P.O. Box 9223, Farmington Hills, MI 48333-9223

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513249909 ##+PennCro Associates Inc, Po Box 1878, Southampton, PA 18966-0108

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 31

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 22, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 20, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor GREEN TREE SERVICING LLC nj.bkecf@fedphe.com  
Bruce C. Truesdale on behalf of Debtor Willie J Cheatham brucectruesdalepc@gmail.com,  
bctpcecf@gmail.com;r49787@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jeanette F. Frankenberg on behalf of Creditor BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO  
BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING LP cmecf@sternlav.com  
Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com  
Robert P. Saltzman on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for  
Fannie Mae, as owner and holder of account/contract originated by Lending Solutions, Inc.  
dnj@pbslaw.org  
Sarah J. Crouch on behalf of Debtor Willie J Cheatham nickfitz.law@gmail.com,  
nadiafinancial@gmail.com;fitzgeraldnj@stratusbk.com

TOTAL: 9